

# CITRAMASAYU BINTI HAMZAH

Highly efficient and ambitious individual seeking for a new experience to utilize my knowledge to contribute to the success of a like-minded company, as well as to continuously develop and expand my professional and personal skills to achieve greater potential. Also to qualify for a position related to my field of specialization which will be served not only as a career growth but also as a challenge to my profession.



## Contact

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PADANG SERAI, KEDAH

## Education

### ● Bachelor in Administrative

Science (Hons)

UiTM Shah Alam, Selangor

2008

### ● Diploma in Public Administration

UiTM Sungai Petani, Kedah

2005

## Computer Skills

Microsoft Word



Microsoft Excel



MS PowerPoint



## Area Of Expertise

- Customer Service
- Sales & Marketing
- Market Research
- Business Development
- Product Knowledge
- Online Marketing
- Negotiation

## Work Experience

### ● Credit Assessment Executive

SHENMA CREDIT SDN BHD | JAN 2024 - PRESENT

- Evaluation loan application, preparing borrower analysis reports, ensuring compliance and improving credit assessment processes.

### ● Credit Officer

PEMBANGUNAN BANJARAN SELESA SDN BHD | 2018 - 2023

- Identify new sales leads of housing loans by providing loans to buyers of Setia Awan group of companies.
- Collecting the needed financial documentation and assessing the clients' creditworthiness.
- Calculating and analyzing the risk ratios of clients based on their credit score and financial history.
- Approving or denying loan requests, and communicating decision to both clients and management.
- Monitoring the progress of the loan application process and relaying any hindrances to clients.

### ● Receptionist Cum Clerk

GRADE ONE MARINE SHIPYARF SDN BHD | 2018

- Answering, screening and forwarding incoming phone calls from internal and external parties.
- Attending guests during meeting and managing administration tasks.
- Assisting with various administrative tasks, such as filing documents, photocopying, and scanning.
- Assist with data entry and maintaining electronic and paper records.
- Managing the front desk area, ensuring that it is clean, organized, and presentable at all times.

### ● Senior Business Development Executive

YIK WANG DEVELOPMENT SDN BHD | 2017

- Sell and lease the property.
- Conducting market research, analyzing industry trends, and identifying potential areas of growth and expansion.
- Developing and implementing strategies to expand the company's customer base and increase revenue.
- Negotiating and closing business deals, preparing and delivering presentations to clients and senior management.
- Staying up-to-date with industry trends and developments.

## Strength

- Good written and verbal communication skills
- Able to work independently with minimum supervision
- Fast learner and eager to learn new things
- Able to work under pressure
- Possess leadership skill to coach and guide subordinates
- Ability to multi-task and maintain composure in a demanding work environment
- Excellent organizational and time management abilities
- Strong critical thinking and problem-solving skills

## Language

- Malay ( Expert )
- English ( Expert )

## Interest

- Reading
- Public Speaking
- Jungle Tracking
- Fashion
- Cooking
- Travelling
- Badminton
- Jogging
- Photography

### ● Transaction Service Officer

CITIBANK BERHAD, BUKIT TENGAH BRANCH | 2010 - 2017

- Facilitating financial transactions and providing excellent customer service to clients.
- Processing deposits, withdrawals, and transfers, while ensuring accuracy and compliance with banking regulations.
- Assist clients with account inquiries, resolve issues or complaints, and promote additional banking products or services as appropriate.
- Identifying and reporting any suspicious or fraudulent activities.
- Verifying client information, such as contact details and account numbers, to ensure that there are no errors or discrepancies.

### ● Retail Management Trainee

GUARDIAN PHARMACY, SUNWAY CARNIVAL MALL SEBERANG JAYA | 2010

- Work closely with experienced managers and supervisors to gain knowledge and experience in areas such as customer service, sales, inventory management, merchandising, and team leadership.
- Assisting with daily store operations, including maintaining store cleanliness, organizing product displays, and handling customer inquiries and complaints.
- Communicate with customers, staff members, and suppliers, and be able to make sound decisions in a fast-paced retail environment.

## References

### ● Mr. Manap Md Diah

Board of Directors

Koperasi Tunas Muda Sungai Ara Berhad, Pulau Pinang

Contact : +6012 - 4025767

### ● Mr. Mujibu Abd Muis

Lecturer

Faculty of Administrative Science and Policy Studies  
UiTM Seremban, Negeri Sembilan

Contact : +6019 3478844